



## **F5 Flexi-Benefits Plan (Flexi)**

**For Bangladesh, India, Indonesia, Korea, Malaysia,  
Philippines, Singapore, Taiwan, Thailand & Vietnam**

**FY 2019**

**(1 October 2018 to 30 September 2019)**

### **Objectives of the F5 Flexi-benefit Plan?**

The broad objectives of the Flexi-benefit Plan are to provide you, the employee, with supplementary medical coverage to your core benefits. It also provides you the ability to achieve a balanced life-style through enrichment courses and charitable works.

### **Why a Flexi Plan?**

We believe that each employee has individual and unique needs and a Flexi Plan is aimed at giving you the option to choose the benefits package which best suits your needs. If you have any questions, please contact HR before using the Flexi-dollars.

### **What are Core Benefits?**

These are the insurance plans, such as Group Term Life, Group Personal Accident, Group Hospitalisation and Surgical Plan, provided for all staff & dependents, at the start of permanent employment with the Company. Please contact APJ HR at [HROperationsAPJ@f5.com](mailto:HROperationsAPJ@f5.com) if you have any questions.

### **What are Flexi-dollars?**

You will be given the following Flexi-dollars per annum at the beginning of each financial year. The financial year runs from 01 Oct to 30 Sep:

Age at next birthday falling within the Prescribed financial year	BANGLADESH BDT	INDIA INR	INDONESIA IDR	KOREA KRW	MALAYSIA MYR	PHILIPPINES PHP	SINGAPORE SGD	TAIWAN TWD	THAILAND THB	VIETNAM VND
Under 35 years old	55,000	39,000	7,000,000	1,065,800	2,450	34,000	1,200	23,600	24,500	16,550,000
35 to 39 years old	66,000	47,000	8,400,000	1,332,400	2,950	40,800	1,500	28,400	29,400	19,900,000
40 years old and above	77,000	55,000	9,800,000	1,599,000	3,450	47,600	1,800	33,200	34,300	23,250,000

Your age group will be determined at the beginning of each financial year and it will be the age at your next birthday during that financial year (Oct – Sep). You may use these Flexi-dollars to purchase benefits from a prescribed list of Flexi-benefits (further down this document). For New Hire, the flexi will be prorated from your start date.

### **Can I spend beyond my Flexi-dollars?**

The amount stipulated above is the maximum spend that will be paid or reimbursed by the Company.

### **Who can claim?**

All permanent employees of India, Indonesia, Korea, Malaysia, Philippines, Singapore, Taiwan, Thailand & Vietnam are entitled to claim for Flexi-Benefits using your Flexi-dollars. Immediate family members i.e. parents or spouse and/or children may also be eligible as specified in each of the Flexi Benefit in the following pages.

Where specific reference is not made to family members being eligible for the claims, then only employees are eligible for the Flexi-Benefit.

### **Can I carry-forward my Flexi-dollars?**

No. What is not utilized will be forfeited at the end of each financial year.

### **What if I leave the Company prior to 30 September?**

The flexi-dollars entitlement will be earned during the financial year Oct 1 to Sep 30. If you join or leave the company prior to 30 September, the flexi-dollars earned will be prorated. If you had claimed more than the flexi-dollars earned, the excess will be deducted from any monies due to you. If you had claimed less than the amount earned, then the excess will be forfeited.

### **How do I claim?**

You are required to submit your claims using the web-based tool, **Benefits Asia**, provided by our Flexible Benefits administrator, Mercer Singapore.

#### **For employees based in Singapore**

- All claims must be submitted online in local currencies and thereafter, scan and upload a copy of the receipt(s) for each submission in the portal. You are not required to submit the original receipt(s) to HR/Mercer. However, this is subject to changes in the local tax regulations.
- All claims submitted by 1<sup>st</sup> of each month will be reimbursed in that month's payout.
- For medical bills that are paid with Medisave, the amount will not be claimable.

**New from FY19**

- Following the legislation set by CPF Board, some of the benefits items will be subjected to CPF payable, Company will contribute the amount directly to employee's CPF account.

#### **For employees based in Bangladesh, India, Indonesia, Korea, Malaysia, Philippines, Taiwan, Vietnam**

- All claims must be submitted online in local currencies and thereafter, scan and upload a copy of the receipt(s) for each submission in the portal. You are not required to submit the original receipt(s) to HR/Mercer. However, this is subject to changes in the local tax regulations.
- All claims submitted by 1<sup>st</sup> of each month will be reimbursed in that month's payout.

#### **For employees based in Thailand**

- All claims must be submitted online in local currencies and thereafter, scan and upload a copy of the receipt(s) for each submission in the portal.
- Please send the original receipts to EY Thailand for verification and processing.
- All claims approved by EY Thailand by 1<sup>st</sup> of each month will be reimbursed in that month's payout.

A copy of the F5 Flexible Benefits Handbook can be found at the Benefits Asia website.

### **Are the claims made taxable?**

Generally, all flexi claims are taxable other than BASIC medical claims for self, spouse and children. All flexi claims will be included as a taxable benefit in tax returns subject to local tax jurisdiction at the time of submitting your returns.

### **What is the currency used?**

All currencies noted are in local currency.

### **Who do I contact if I have questions?**

If you have questions relating to your flexi-benefits package, please contact:

Mercer's Helpdesk, +65 65551234 (Client ID 5215) - Mon to Fri 8:30 – 5:30 SGP time, excluding SGP public holidays

OR Email: [h&b\\_admin@mercer.com](mailto:h&b_admin@mercer.com) OR APCJ HR Operations team at [HROperationsAPJ@f5.com](mailto:HROperationsAPJ@f5.com).

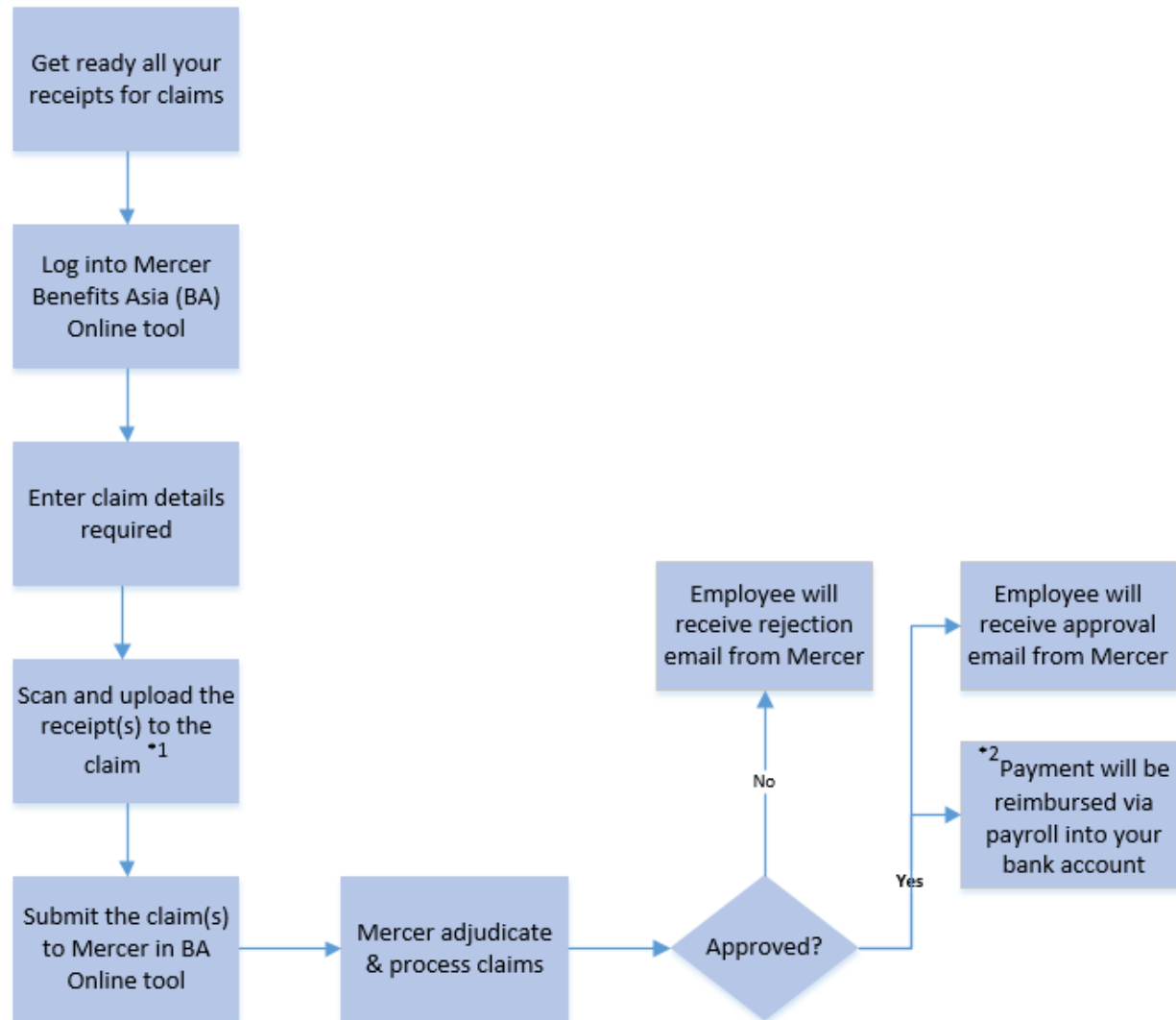
**FLEXIBLE BENEFITS** -- *The Flexible Benefits do not constitute a contract of employment, and may be changed at any time by F5 Networks.*

Benefit Type	Scope	Eligibility	Exclusions
Medical expenses	<ul style="list-style-type: none"><li>• Consultation &amp; medication for general illness and injuries including specialist visits</li><li>• Traditional Chinese Medicine</li><li>• Vaccinations</li><li>• Purchase of medication must be prescribed by Doctor and a copy of prescription must be submitted together with the receipt</li><li>• Chiropractor</li><li>• Physiotherapy</li><li>• Podiatrist</li><li>• Balance of medical claims not covered by F5 Group Medical Insurance</li></ul>	Covers Employee, Spouse, Children and Parents.	Preventive medicines; vitamins; items or services for personal comfort or convenience.
Dental Care	All regular dental treatments. Examples: Scaling & polishing, extraction, filling, etc.	Covers Employee, Spouse, Children and Parents.	Dental consumable items such as toothbrush, toothpaste, dental floss and mouth rinse etc. Cosmetic reason such as whitening

Benefit Type	Scope	Eligibility	Exclusions
Voluntary Insurance	Premium paid for: <ul style="list-style-type: none"> <li>Upgrading of F5 Group Insurance Plans (<i>Term Life &amp; Personal Accident</i>) and</li> <li>Life Insurance, Personal Accident Insurance.</li> </ul>	Covers Employee only	None
	Premium paid for: <ul style="list-style-type: none"> <li>Personal Medical Insurance Plan;</li> <li>Personal Dental Insurance Plan and</li> <li>Travel Insurance under Family plan including parents (<i>Receipt in the name of employee</i>)</li> </ul>	Covers Employee, Spouse, Children and Parents	None
Annual Health Screening	<ul style="list-style-type: none"> <li>Health screening packages provided by registered clinics, hospitals and other health screening providers.</li> </ul>	Covers Employee only.	None
Vision Care	<ul style="list-style-type: none"> <li>Prescription glasses or sunglasses for long/shortsightedness and contact lenses;</li> <li>Lasik</li> </ul>	Covers Employee only	Non-prescribed sunglasses/glasses and contact lens solution
Gym Membership	<ul style="list-style-type: none"> <li>Sports and gym memberships;</li> <li>Fees for usage of fitness centers, and</li> <li>Fees for sports classes</li> </ul>	Covers Employee only.	Spa or club memberships, including spas with gym facilities.
Course fees	<ul style="list-style-type: none"> <li>Courses which are educational or recreational. E.g.: golf, photography, dancing, languages, scuba diving, etc.</li> </ul> <i>*Employee must be direct recipient of the course.</i>	Covers Employee only.	None
Charitable Donations	<ul style="list-style-type: none"> <li>Donations to charitable organizations which are accredited under Charities Act.</li> </ul> <i>*Receipt in the name of employee and proof of accreditation must be submitted together.</i>	Covers Employee only.	Organizations which are not accredited under the Charities Act.

## **APPENDIX - Claim Process for Flexi Benefits**

**For employees based in Singapore, Bangladesh, India, Indonesia, Korea, Malaysia, Philippines, Singapore, Taiwan, Vietnam**

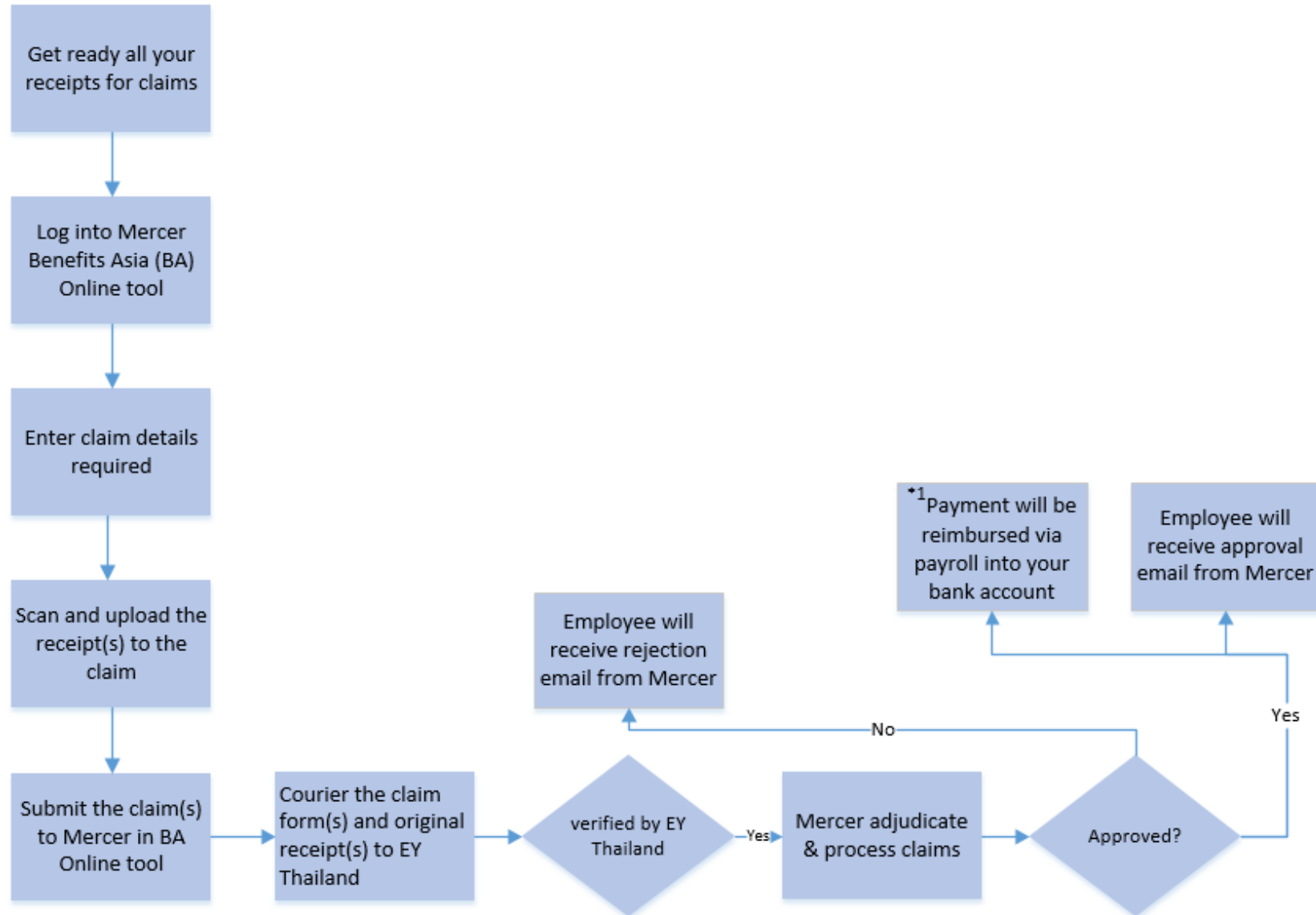


### **Note:**

1) Originals receipts do not have to be submitted to HR/Mercer. However, this is subject to changes in local tax regulations.

2) Claims submitted by 1<sup>st</sup> of the month will be reimbursed in the same month together with your payroll into your bank account. Any submission after the 1<sup>st</sup> of the month will be reimbursed in the following month.

## For employees based in Thailand



### **Note:**

1) Claims approved by EY Thailand by 1<sup>st</sup> of the month will be reimbursed in the same month together with your payroll into your bank account. Any submission after the 1<sup>st</sup> of the month will be reimbursed in the following month.